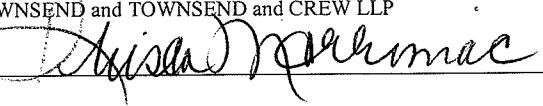


I hereby certify that this correspondence is being filed via
EFS-Web with the United States Patent and Trademark Office
on November 24, 2009.

PATENT
Attorney Docket No.: 16222U-016100US
Client Ref. No.: P-00888

TOWNSEND and TOWNSEND and CREW LLP

By: 

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DAVIS, Steve

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC
COMMERCE CARD TRANSACTIONS

Customer No.: 66945

Confirmation No. 2931

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3621

AMENDMENT AFTER ALLOWANCE
UNDER 37 CFR § 1.312

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Notice of Allowance mailed September 11, 2009, please amend
the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 10 of this paper.